Loans to large, medium and SSIs

567. SHRI JANARDHANA POOJARY: Will the Minister of FINANCE be pleased to state:

(a) the quantum of loan sanctioned by the commercial banks during the last three years to large, medium and SSIs and recovered, year-wise, industry size-wise and bank-wise;

(b) the quantum of loan sanctioned under Differential Rate of Interest (DRI) Scheme by the commercial banks during the last three years to large, medium and SSIs and recovered, year-wise, industry size-wise and bank-wise; and

(c) the quantum of loan sanctioned under DRI Scheme in percentage terms in relation to the total loans sanctioned and recovered by the commercial banks during the last three years to large, medium and SSIs, year-wise, industry size-wise and bank-wise?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) The present data generating system of Reserve Bank of India (RBI) does not generate information in the manner sought in the Question. However, as per the available data, the gross outstanding bank credit to large, medium and small industries as at the end of March 2004, 2005 and 2006 is given below:

(Rs. in crore)

Industry	Outstanding as on		
	March 19, 2004 (47 banks)	March 18, 2005 (52 banks)	March 31, 2006 (52 banks)
Small, Medium and Large	3,13,065	4,26,892	5,49,057

The bank-wise, year-wise data of outstanding credit given by the Public Sector Banks to Small and Medium Industries during the years 2004, 2005 and 2006 is given in Statement-I (*See* below).

(b) and (c) The lending under Differential Rate of Interest (DRI) Scheme by the Public Sector Banks for the years ending March 2005 and March 2006 is in Statement-II. The DRI Scheme is meant for providing bank finance at a concessional rate of interest of 4% p.a. to the weaker sections of the society for engaging them in productive and gainful activities on a modest scale so that they can improve their economic condition.

Statement-I

Bank-wise, year-wise outstanding credit given by Public Sector Banks to Small and Medium Industries during the years 2004, 2005 and 2006.

(Rs. in crore)

Name of the Bank	Amount of outstanding credit to SSI sector			Amount of outstanding credit to Medium sector*
	2004	2005	2006	2006
Allahabad Bank	1252.42	1513.00	1886.24	879.20
Andhra Bank	1025.57	1250.00	1216.80	1222.00
Bank of Baroda	3315.67	3630.00	4595.93	2258.12
Bank of India	3888.00	4472.00	5625.00	3431.00
Bank of Maharashtra	1043.49	1022.00	1065.61	467.90
Canara Bank	4971.00	5779.00	6591.00	5831.00
Central Bank of India	2489.43	2751.00	3057.46	2352.00
Corporation Bank	1000.15	1263.00	1656.64	812.45
Dena Bank	1317.51	1257.00	1321.96	1066.21
Indian Bank	978.33	1144.00	1520.55	2842.63
Indian Overseas Bank	2208.90	2635.00	3167.44	1510.00
Oriental Bank of Commerce	1760.39	2422.00	2913.58	1963.11
Punjab National Bank	5674.52	6580.00	8612.04	3077.00
Punjab & Sind Bank	820.00	789.00	940.39	631.00
Syndicate Bank	1229.31	1591.00	2006.93	1045.79
Union Bank of India	3130.16	3658.00	4446.61	2249.62
UCO Bank	1677.00	1953.00	2102.00	406.00
United Bank of India	525.00	818.00	1303.00	766.00
Vijaya Bank	686.41	837.00	1072.48	368.86
State Bank of India	13032.96	14865.00	18489.00	23778.00
State Bank of Bik. & Jaipur	1206.99	1418.00	1679.72	718.39
State Bank of Hyderabad	1090.76	1245.00	1475.92	491.70
State Bank of Indore	800.28	959.00	1231.23	170.18
State Bank of Mysore	547.16	645.00	808.21	228.64
State Bank of Patiala	1092.00	1121.00	1323.00	423.00
State Bank of Saurashtra	785.17	925.00	1239.34	250.31
State Bank of Travancore	723.43	822.00	927.00	1499.76
IDBI	n.a.	n.a.	217.25	721.97
	58278.01	67634.00	82492.33	61461.84

*Data in respect of Medium Industries for the years 2004 and 2005 is not available with RBI. RBI has started collecting such data from the year 2006.

Statement-II

Bank-wise, year-wise outstanding credit of Public Sector Banks under the Differential Rates of Interest (DRI) Scheme during the years 2005 and 2006.

(Rs. in crore)

Name of the Bank	Amount of outstadning Credit	
	2005*	2006*
Allahabad Bank	28.82	27.15
Andhra Bank	28.41	6.22
Bank of Baroda	7.47	50.77
Bank of India	16.00	9.27
Bank of Maharashtra	1.65	0.62
Canara Bank	69.00	50.00
Central Bank of India	5.15	42.60
Corporation Bank	0.03	0.06
Dena Bank	7.07	10.05
Indian Bank	1.26	1.42
Indian Overseas Bank	23.63.	39.69
Oriental Bank of Commerce	57.23	99.72
Punjab National Bank	48.00	44.83
Punjab & Sind Bank	1.94	0.78
Syndicate Bank	1.90	8.50
Union Bank of India	6.56	5.49
UCO Bank	5.44	10.10
United Bank of India	3.62	4.66
Vijaya Bank	0.53	0.14
State Bank of India	35.13	47.00
State Bank of Bik. & Jaipur	0.88	1.43
State Bank of Hyderabad	27.13	20.11
State Bank of Indore	3.18	3.03
State Bank of Mysore	—	1.24
State Bank of Patiala	2.55	1.35
State Bank of Saurashtra	0.37	0.83
State Bank of Travancore	1.52	3.16
Total	385.27	490.22
Total Bank Credit (end of previous year)	5,60,819.50	7,17,303.70
Percentage to Total Bank Credit#	0.07	0.07

*Data Provisional

#Lending under DRI Scheme should be at least 1% of the aggregate advances as at the end of the previous year.